

Fill in this information to identify the case:

Debtor 1 Yvette Simpson

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the EASTERN District of PENNSYLVANIA

Case number 18-18443-mdc

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 5-1

Last 4 digits of any number you use to identify the debtor's account: 6661

Date of payment change: 1/1/2021

Must be at least 21 days after date of this notice

New total payment: \$798.20

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No.

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$337.27

New escrow payment: \$345.50

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment

New mortgage payment:

Debtor 1 Yvette Simpson

Print Name

Middle Name

Last Name

Case number (if known) 18-18443-mdc

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Charles G. Wohlrab
Signature

Date 11/18/2020

Print Charles G. Wohlrab
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Robertson, Anschutz, Schneid & Crane LLC

Address 10700 Abbott's Bridge Road, Suite 170
Number Street

Duluth GA 30097
City State ZIP Code

Contact Phone 470-321-7112

Email cwohlab@rascrane.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on November 20, 2020, I electronically filed the foregoing with the Clerk of Court using the CM/ECF system, and a true and correct copy has been served via United States Mail to the following:

Yvette Simpson
208 Walnut Street
Morton, PA 19070

And via electronic mail to:

BRAD J. SADEK
Sadek and Cooper
1315 Walnut Street
Suite 502
Philadelphia, PA 19107

WILLIAM C. MILLER, Esq.
Chapter 13 Trustee
P.O. Box 1229
Philadelphia, PA 19105

United States Trustee
Office of the U.S. Trustee
200 Chestnut Street
Suite 502
Philadelphia, PA 19106

By: /s/ Lorena Delgado
Lorena Delgado
ldelgado@rascrane.com



Shellpoint Mortgage Servicing
Servicing
PO Box 10826
Greenville, SC 29603 0826
For Inquiries: (800) 365-7107

Final

YVETTE I SIMPSON
208 Walnut Street
Morton PA 19070

Analysis Date: November 12, 2020
Loan: [REDACTED]
Property Address:
208 WALNUT ST
MORTON, PA 19070

Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jan01, 2021	Prior Esc Pmt	January 01, 2020	Escrow Balance Calculation	
P & I Pmt:	\$452.70	\$452.70			P & I Pmt:	\$452.70	Due Date:	December 01, 2019
Escrow Pmt:	\$329.48	\$345.50			Escrow Pmt:	\$337.27	Escrow Balance:	\$1,700.92
Other Funds Pmt:	\$0.00	\$0.00			Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$4,376.72
Asst. Pmt (-):	\$0.00	\$0.00			Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$28.50
Reserve Acct Pmt:	\$0.00	\$0.00			Resrv Acct Pmt:	\$0.00		
Total Payment	\$782.18	\$798.20			Total Payment	\$789.97	Anticipated Escrow Balance:	\$6,049.14

Shortage/Overage Information		Effective Jan01, 2021
Upcoming Total Annual Bills		\$4,145.96
Required Cushion		\$662.49
Required Starting Balance		\$993.70
Escrow Shortage		\$0.00
Surplus		\$5055.44

Cushion Calculation: Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 662.49. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 690.99 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Jan 2020 to Dec 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	969.10	(3,317.92)
Jan 2020	337.27	0.01	14.25	14.25	* PMI	1,292.12	(3,332.16)
Jan 2020		337.26			* Escrow Only Payment	1,292.12	(2,994.90)
Jan 2020				14.25	* PMI	1,292.12	(3,009.15)
Feb 2020	337.27	329.48	14.25		* PMI	1,615.14	(2,679.67)
Feb 2020				284.34	* County Tax	1,615.14	(2,964.01)
Mar 2020	337.27	329.48	14.25		* PMI	1,938.16	(2,634.53)
Mar 2020		7.79			* Escrow Only Payment	1,938.16	(2,626.74)
Mar 2020				609.19	* Borough Tax	1,938.16	(3,235.93)
Apr 2020	337.27	329.48	284.34		* County Tax	1,991.09	(2,906.45)
Apr 2020			597.06		* Borough Tax	1,394.03	(2,906.45)
Apr 2020			14.25	14.25	PMI	1,379.78	(2,920.70)
Apr 2020		7.79			* Escrow Only Payment	1,379.78	(2,912.91)
Apr 2020				14.25	* PMI	1,379.78	(2,927.16)
May 2020	337.27	329.48	14.25	14.25	* PMI	1,702.80	(2,611.93)
May 2020		7.79			* Escrow Only Payment	1,702.80	(2,604.14)
Jun 2020	337.27	329.48	14.25	14.25	* PMI	2,025.82	(2,288.91)
Jun 2020		7.79			* Escrow Only Payment	2,025.82	(2,281.12)
Jul 2020	337.27	329.48	14.25	14.25	* PMI	2,348.84	(1,965.89)
Jul 2020		7.79			* Escrow Only Payment	2,348.84	(1,958.10)
Aug 2020	337.27		1,755.87		* School Tax	930.24	(1,958.10)
Aug 2020		329.48	14.25	14.25	* PMI	915.99	(1,642.87)
Aug 2020		14.25			* Insurance Refund	915.99	(1,628.62)
Aug 2020		7.79			* Escrow Only Payment	915.99	(1,620.83)
Aug 2020				14.25	* PMI	915.99	(1,635.08)
Sep 2020	337.27	666.75	14.25	14.25	* PMI	1,239.01	(982.58)
Sep 2020		7.79			* Escrow Only Payment	1,239.01	(974.79)
Sep 2020				1,795.43	* School Tax	1,239.01	(2,770.22)
Oct 2020	337.27	329.48	14.25	14.25	* PMI	1,562.03	(2,454.99)
Oct 2020		7.79			* Escrow Only Payment	1,562.03	(2,447.20)
Oct 2020				1,286.00	* Hazard	1,562.03	(3,733.20)
Nov 2020	337.27	329.48	1,239.00		* Hazard	660.30	(3,403.72)
Nov 2020			14.25		* PMI	646.05	(3,403.72)

Nov 2020		7.79			* Escrow Only Payment	646.05	(3,395.93)
Dec 2020	337.27		14.25		* PMI	969.07	(3,395.93)
					Anticipated Transactions	969.07	(3,395.93)
Nov 2020		P		14.25	PMI		(3,410.18)
Dec 2020		4,376.72 ^P		14.25	PMI		952.29
	<u>\$4,047.24</u>	<u>\$8,430.42</u>	<u>\$4,047.27</u>	<u>\$4,160.21</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount . If you want a further explanation, please call our toll-free number.
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown .

Shellpoint Mortgage Servicing
For Inquiries: (800) 365-7107

Final

Analysis Date:

November 12, 2020

Loan: [REDACTED]

Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	6,049.14	993.70
Jan 2021	345.50	14.25	PMI	6,380.39	1,324.95
Feb 2021	345.50	14.25	PMI	6,711.64	1,656.20
Mar 2021	345.50	14.25	PMI	7,042.89	1,987.45
Apr 2021	345.50	284.34	County Tax	7,104.05	2,048.61
Apr 2021		609.19	Borough Tax	6,494.86	1,439.42
Apr 2021		14.25	PMI	6,480.61	1,425.17
May 2021	345.50	14.25	PMI	6,811.86	1,756.42
Jun 2021	345.50	14.25	PMI	7,143.11	2,087.67
Jul 2021	345.50	14.25	PMI	7,474.36	2,418.92
Aug 2021	345.50	1,795.43	School Tax	6,024.43	968.99
Aug 2021		14.25	PMI	6,010.18	954.74
Sep 2021	345.50	14.25	PMI	6,341.43	1,285.99
Oct 2021	345.50	14.25	PMI	6,672.68	1,617.24
Nov 2021	345.50	1,286.00	Hazard	5,732.18	676.74
Nov 2021		14.25	PMI	5,717.93	662.49
Dec 2021	345.50	14.25	PMI	6,049.18	993.74
	\$4,146.00	\$4,145.96			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,049.14. Your starting balance (escrow balance required) according to this analysis should be \$993.70. This means you have a surplus of 5,055.44. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 4,145.96. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	\$345.50
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$345.50

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION